***Capital account net (BoP)**

| | | |
|---|---|---|
| Breakup of net flows (of categories mentioned) | | |
| 1. FII inflows (net) | 10.9 | 3.2 |

P: Provisional: BoP-Balance of Payments

(b) The Budget 2007-08 has mentioned:

> "A committee chaired by Shri Deepak Parekh has made a number of recommendations for financing infrastructure. One of the recommendations is to use a small part of the foreign exchange reserves without the risk of monetary expansion. The Committee has suggested the establishment of two wholly-owned overseas subsidiaries of HFCL with the following objectives: (i) to borrow funds from the RBI and lend to Indian companies implementing infrastructure projects in India, or to co-finance their ECBs for such projects, solely for capital expenditure outside India; and (ii) to borrow funds from the RBI, invest such funds in highly rated collateral securities, and provide 'credit wrap 'insurance to infrastructure projects in India for raising resources in international markets. The loans by RBI to these two subsidiary companies will be guaranteed by the Government of India and the RBI will be assured of a return higher than the average rate of return on its incremental investment".

(c) The Budget 2007-08 has further stated: "Government proposes to examine the legal and regulatory aspects of the recommendation, in consultation with RBI, in order to find an innovative method of enhancing the financial resources for infrastructure".

(d) The perceptions about potential benefits, demerits and risks involved in the above venture would be duly weighed after the receipt of the final report of Deepak Parekh Committee.

(e) and (f) Do not arise.

**Court cases pending against banks on bogus Caste Certificate**

3562. SHRI PRAVEEN RASHTRAPAL: Will the Minister of FINANCE be pleased to state:

(a) the details of employees and officers working in various Nationalized Banks on the basis of bogus caste certificate, State-wise;

(b) the number of court cases pending in various States, State-wise;

(c) the number of cases of disciplinary proceedings pending as on 28th February, 2007 in Nationalized Banks all over the country on account of bogus caste certificate, Bank-wise and State-wise; and

(d) in what manner Government propose to compensate the reserved category class who have lost their constitutional rights of reservation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL):

(a) to (c) The requisite information has been given in the Statement (*See* below)

(d) Posts vacated by employees with bogus caste certificates would be filled up with candidates having genuine caste certificates.

***Statement***

*State-wise details of Employees and Officers working in various Nationalized Banks on the basis of Bogus Caste Certificate*

| Sl. No. | Name of the Bank | Name of the State | No. of employees found to be with bogus caste certificate | No. of Court cases pending | No. of cases of disciplinary proceedings Pending on account of bogus caste certificate |
|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 |
| 1. | Allahabad Bank | Maharashtra & Gujarat | 3 | — | — |
| 2. | Andhra Bank | Andhra | 34 | 3 | 31 |
| | | Orissa | 2 | — | 2 |
| | | Bihar | 1 | — | 1 |
| 3. | Bank of Baroda | M.P. | 01 | — | — |
| | | Chhattisgarh | 01 | — | — |
| | | Andhra Pradesh | — | — | — |

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|---|---|---|---|---|
| | | Tamil Nadu | 09 | — | 22 |
| | | M.P. | — | — | 1 |
| | | Karnataka | — | — | 2 |
| 4. | Bank of Maharashtra | Maharashtra | 15 | 15 | — |
| 5. | Canara Bank | Karnataka | 10 | 3 | 40 |
| | | Tamil Nadu | 22 | 09 | 8 |
| | | Andhra | 01 | 01 | — |
| | | Kerala | 02 | 02 | 1 |
| | | Maharashtra | 03 | 03 | — |
| | | W. Bengal | — | — | 02 |
| | | Punjab & Haryana | — | — | 01 |
| 6. | Central Bank of India | Andhra | — | 01 | — |
| | | Chhattisgarh | — | 01 | — |
| | | Delhi | — | 01 | — |
| | | Kerala | 03 | 10 | — |
| | | M.P. | 02 | 01 | — |
| | | Maharashtra | 24 | 25 | — |
| | | Tamil Nadu | 04 | 15 | — |
| 7. | Corporation Bank | — | — | — | — |
| 8. | Dena Bank | Tamil Nadu | 4 | 2 | 1 |
| | | Maharashtra | 1 | 1 | — |
| | | Karnataka | 1 | — | 1 |
| | | Chhattisgarh | 1 | 1 | 1 |
| 9. | Indian Bank | Andhra | 1 | 1 | — |
| | | Karnataka | 1 | — | — |
| | | Kerala | 1 | 1 | — |
| | | Tamil Nadu | 15 | 22 | — |
| 10. | Indian Overseas Bank | Tamil Nadu | 120 | 16 | 1 |
| | | Andhra | 5 | 1 | — |
| | | Kerala | 3 | 2 | 1 |
| | | Maharashtra | 1 | — | — |
| 11. | Oriental Bank of Commerce | Tamil Nadu | 1 | — | 1 |
| | | Pondicherry | 1 | — | — |
| | | Andhra | 1 | — | — |
| | | Maharashtra | 1 | 1 | — |
| | | Kerala | — | 1 | — |

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|---|---|---|---|---|
| 12. | Punjab National Bank | M.P. | 1 | — | 1 |
| | | Uttar Pradesh | 2 | 1 | 2 |
| | | Kerala | 1 | 1 | — |
| | | Maharashtra | 1 | 3 | — |
| | | Delhi | — | 1 | — |
| 13. | Punjab & Sind Bank | — | — | — | — |
| 14. | Syndicate Bank | Andhra | 6 | 5 | 1 |
| | | Karnataka | 3 | 3 | — |
| | | Kerala | 2 | 2 | — |
| | | Maharashtra | 26 | 26 | — |
| 15. | Union Bank of India | Tamil Nadu | 10 | 9 | 2 |
| | | Kerala | 2 | 2 | — |
| | | Karnataka | 3 | 3 | — |
| | | Maharashtra | 7 | 7 | 2 |
| | | Andhra | 1 | 1 | — |
| 16. | United Bank of India | — | — | — | — |
| 17. | UCO Bank | Tamil Nadu | 28 | 17 | 28 |
| | | Jharkhand | 1 | — | 1 |
| 18. | Vijaya Bank | Tamil Nadu | 1 | 1 | 1 |
| 19. | SBI | W. Bengal | 1 | 1 | 1 |
| | | Maharashtra | 12 | 7 | 7 |
| | | Tamil Nadu | 126 | 49 | 49 |
| | | M.P. | 13 | 4 | 4 |
| | | Orissa | 2 | — | — |
| | | Karnataka | 4 | — | — |
| | | Kerala | 4 | 4 | 4 |
| | | Andhra | 16 | 9 | 9 |
| 20. | S.B. of Bikaner & Jaipur | — | — | — | — |
| 21. | S.B. of Hyderabad | Karnataka | 6 | 6 | 4 |
| 22. | S.B. of Indore | M.P. | 2 | 2 | — |
| 23. | S.B. of Mysore | Karnataka | 14 | 14 | 14 |
| | | Andhra | 1 | 1 | 1 |
| | | Tamil Nadu | 1 | 1 | 1 |
| 24. | S.B. of Patiala | — | — | — | — |
| 25. | S.B. of Travancore | Kerala | 9 | 8 | — |
| | | Tamil Nadu | 5 | 5 | — |

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|---|---|---|---|---|
| 26. | IDBI | Maharashtra | 2 | 2 | 1 |
| 27. | NABARD | Maharashtra | 65 | 13 | 13 |
| 28. | EXIM BANK | — | — | — | — |
| 29. | NHB | — | — | — | — |
| 30. | SIDBI | — | — | — | — |
| 31. | RBI | Karnataka | 12 | — | — |
| | | M.P. | 4 | 4 | — |
| | | Tamil Nadu | 13 | 4 | — |
| | | Maharashtra | 16 | — | 16 |
| | | Kerala | 2 | — | — |
| 32. | Bank of India | Maharashtra | 24 | 4 | 3 |
| | | M.P. | — | 2 | — |
| | | Tamil Nadu | — | 1 | — |
| | | Kerala | — | 1 | — |
| 33. | S.B. of Saurashtra | — | — | — | — |
| | GRANT TOTAL: | | 744 | 363 | 282 |

**Increase in home loan interest rates**

3563. SHRI C. PERUMAL: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the banks have increased the interest rate enormously for the house loan;

(b) if so, whether Government have not fixed any restrictions to the banks for fixing such a high interest rate by which the normal middle class are mostly affected; and

(c) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (c) As per information available, the range of interest rates (floating) on home loan by Public Sector Banks during the last two years are indicated as under: